

EXHIBIT “C”

HOTI REALTY MANAGEMENT CO., INC.

◆◆◆
PO BOX 129 ◆ Pelham, NY 10803
Phone 914-381-0007 ◆ Fax 914-381-2323
Cell 914-804-8200

FAX TRANSMISSION COVER MEMORANDUM

TO: Julie Andrews
FROM: Victor Dedvukaj
DATE: 10-18-08
FAX NO.: 877-379-1625

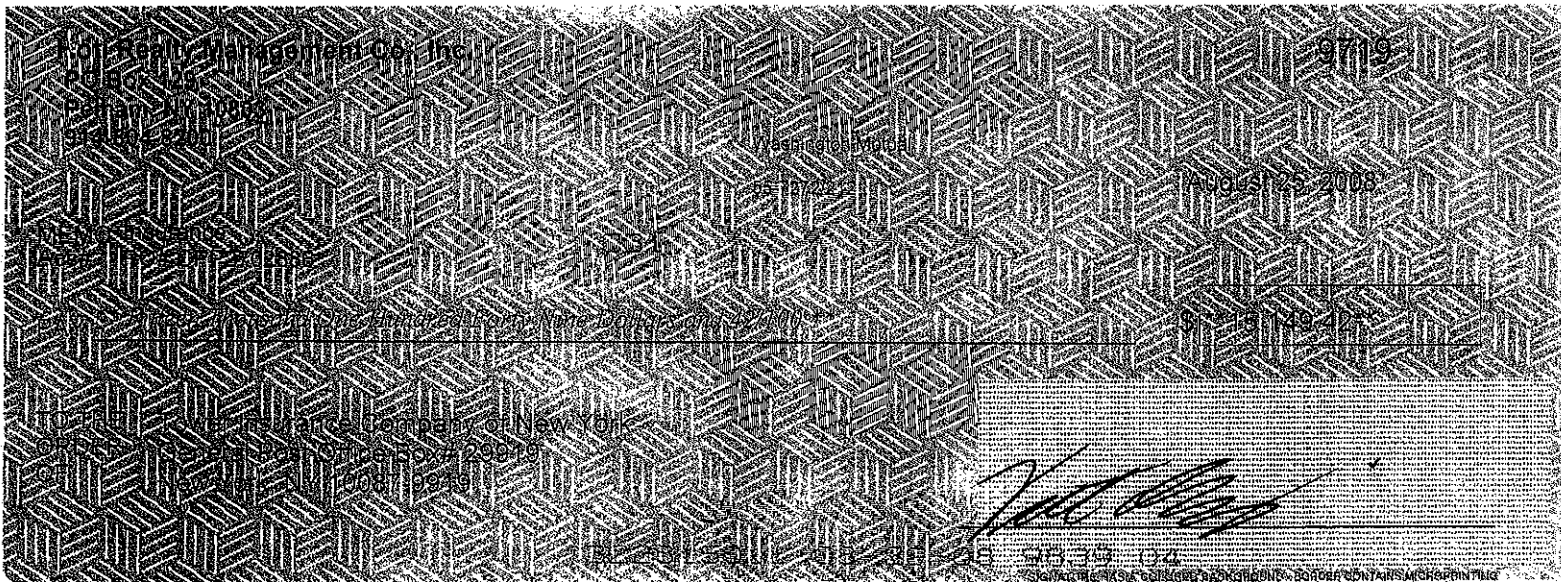
PAGES (including cover sheet): Please remove all late fees I was never late I sent all proof to Galen Brin with key bank his said all was removed. I received a bill that gave me a heart attack on October 17, 2008 for \$257,662.63 (enclosed). I never agreed to escrow insurance I have all the checks I paid in full for the year(enclosed). Please use the \$146,044.15 plus interest to November Mortgage payment do not escrow for insurance. Please send me a new statement on Monday or I will go to my lawyers office because I have for 3 months spoken the Galen and this was never removed from my bill. I been calling him but he is on vacation and I will not stand for these bills.

My realstate taxes increased \$24,000 a month which makes no sense I need to speak to someone that understands what happen.

Please call me when you receive this thank you for your help.

Thank You


Victor Dedvukaj



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0001514942

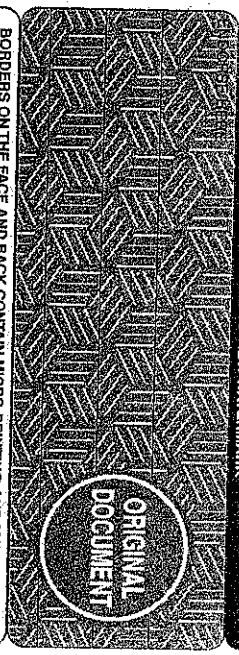
- THIS CHECK ALSO CONTAINS THE FOLLOWING SECURITY FEATURES
1. MICRO-PRINTING on borders on face with cube pattern
 2. LOOK FOR - ORIGINAL DOCUMENT -
 3. Face of check has a TWO COLORED BACKGROUND
 4. Green on left side changing to blue on the right
 5. Paper contains an ARTIFICIAL WATERMARK
 6. ENDORSEMENT AREA contains a cube pattern
 7. Signature area on face contains different background than the rest of check

NO CLEARING
CARLESTADT NO
22815011 06-29-08

05 \$0001514942 16301568 082908
ABS OF END GRTO
NND PAYEE JPMORGANCHASE BK NA
024 ALL ARTS PSUD >074909962<
082908
074909962

DO NOT WRITE, STAMP OR SIGN BELOW * RESERVED FOR FINANCIAL INSTITUTION USE

BORDERS ON THE FACE AND BACK CONTAIN MICRO-PRINTING AND MAY BE SEEN UNDER MAGNIFICATION - LOOK FOR - ORIGINAL DOCUMENT



Hot Realty Management Co., Inc.

96/2

Washington, D.C.

28-2000

96/2

[Signature]

00009672 021272723 3084476411

0001500000

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CLEARINGS
CARLSTADT NJ
000028825 08-04-08

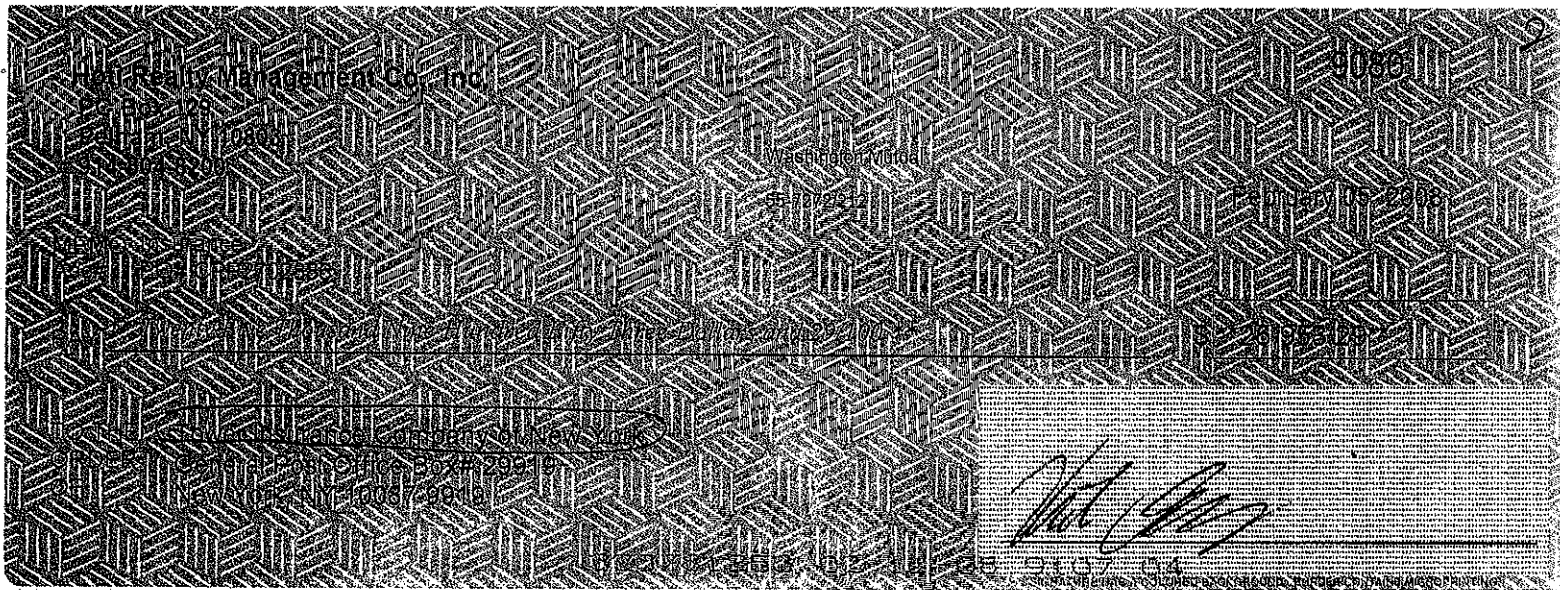
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DO NOT WRITE, STAMP OR SIGN BELOW - RESERVED FOR FINANCIAL INSTITUTION USE

BORDERS ON THE FACE AND BACK CONTAIN MICRO-PRINTING AND MAY BE SEEN UNDER MAGNIFICATION - LOOK FOR - ORIGINAL DOCUMENT

ORIGINAL
DOCUMENT

HOLD AT ANGLE TO VIEW WATERMARK



⑈00009080⑈ ⑆021272723⑆ 3084476411⑈ ⑆0002595329⑆

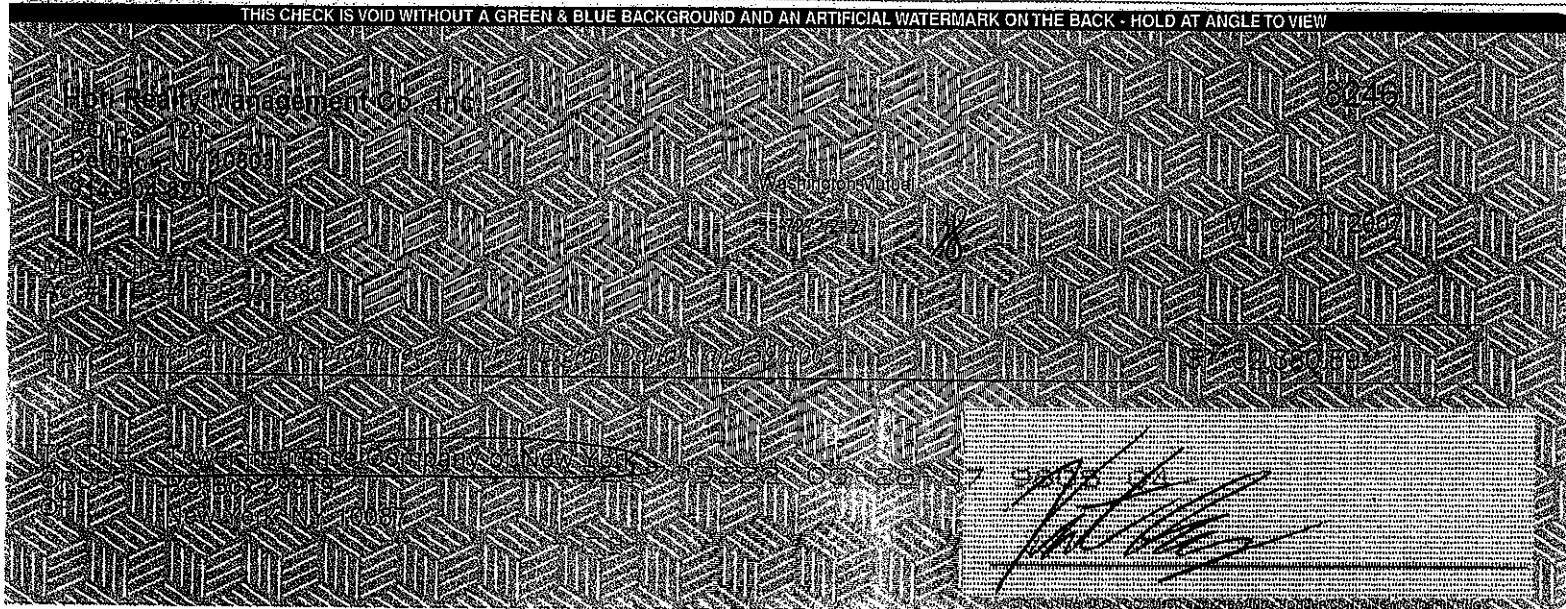
- THIS CHECK ALSO CONTAINS THE FOLLOWING SECURITY FEATURES
1. MICRO PRINTING on borders on face and back. Under magnification LOOK FOR - ORIGINAL DOCUMENT
 2. Face of check has a TWO COLORED BACKGROUND. Green on left side changing to blue on the right side.
 3. Paper contains an ARTIFICIAL WATERMARK. Hold to light to verify watermark.
 4. ENDORSEMENT AREA contains a cube patterned background.
 5. Signature area on face contains different background than the rest of check.

CREDITED PER
INSTRUCTION OF PAYEE
AGENCE OF ENDORS GUANT
ALL RIGHTS RESERVED
>074909962<
JP MORGAN CHASE BANK NA
CLEARING IN INDIANAPOLIS
CARLSTADT NJ INDIANAPOLIS
000001250 02511208
JP MORGAN CHASE BANK NA
INDIANAPOLIS, IN 46202008
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2370145064

DO NOT WRITE, STAMP OR SIGN BELOW • RESERVED FOR FINANCIAL INSTITUTION USE



THIS CHECK IS VOID WITHOUT A GREEN & BLUE BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW



⑈00008246⑈ ⑆021272723⑆ 3084476411⑈

⑈0003238059⑈

CREDITED PER
INSTRUCTION OF PAYEE
ABSENCE OF ENDORS GUARTD
ALL RIGHTS RESERVED
021000021
JPMORGAN CHASE BANK NA/LBX

ENCLOSURE 21 000 00 14 13
CARLSTADT, NJ
01709222 03-26-07

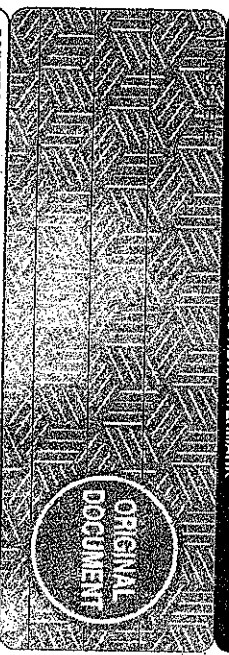
JP MORGAN CHASE BANK, NA
400 WALL STREET, NEW YORK, NY 10048
FOR DEPOSIT ONLY

THIS CHECK ALSO CONTAINS THE FOLLOWING SECURITY FEATURES

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BORDERS ON THE FACE AND BACK CONTAIN MICRO-PRINTING AND MAY BE SEEN UNDER MAGNIFICATION - LOOK FOR - ORIGINAL DOCUMENT



AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW WATERMARK

This is a LEGAL COPY of
your check. You can use it
the same way you would
use the original check.

0029000063700 04/04/2007

Hoti Realty Management Co., Inc.
PO Box 128
Pelham, NY 10803
914-804-8200

Washington Mutual

554727212

8273

March 27, 2007

MEMO Insurance
AOC#

PAY ** Six Thousand Four Hundred Sixty Five Dollars and 00/100 **

\$ 6,485.00

TO THE ORDER OF BKB Insurance Agency, LLC
1809 Paulding Avenue
Bronx, NY 10462

323009768 04-05-07 9749

000008 273 1:02 272723 30844764 110

1100008 27311

4:02 27 27 23:

30844 764 1 111

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061547Z APR 68
0405300Z APR 68
03100004Z APR 68
FM 44811000C-4459 PK-18

1 WE 4072454 DIEB Suburban 080400637
CARLSTADT
323009768 74-05-07

NS 1

>226072317< 04X04/2007
0604000000063700

0537 1042

ON ROYALTY, CUM GRATIA, ET C. - RECORDS OF THE ROYAL SOCIETY

AGENTS FOR THE FACT AND BOOK CONTAINING INFORMATION
 WITH INFORMATION - LOSKILL - ORIGINAL DOCUMENT

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED DATE 05-01-2014 BY 60322 UCBAW/STP/STP

INSURANCE ACCOUNT
018300459

FOR DEPOSIT ONLY
FOR REPLACEMENT AGENCY USE
DO NOT WRITE IN THESE SPACES

BRONX, NY 10462
628072317

PAID TO ORDER
CITY & MORGAN FEDERAL SAVINGS

555 BAY STREET, SUITE 200, NEW YORK, NY 10013
TEL: 212 693 1234 FAX: 212 693 1235
WWW.MITCHELLWATKINS.COM

100

100

322

10

THE 9360729

04/05/2007

100040 * 09/03/2007

499904539
6351406564

04/05/2007 1305003

↓ Do not endorse or write below this line. ↓

8272

Hon. Realty Management Co., Inc.

P.O. Box 129
Pittsford, NY 14803
914-804-6200

Washington Mutual

5547272/212

March 27, 2007

Account No. 1002086

PAY TO THE ORDER OF Seven Hundred and Ninety Seven Dollars and 00/100

\$ 2,797.00

Lower Insurance Company of New York
P.O. Box 29379
New York, NY 10087

22635230 04-03-07

[Signature]

CREATING A CREDIT CARD FROM A CHECK IS A SERVICE PROVIDED BY WASHINGTON MUTUAL

⑈00008272⑈ ⑆021272723⑆ 3084476411⑈

⑈0003279766⑈

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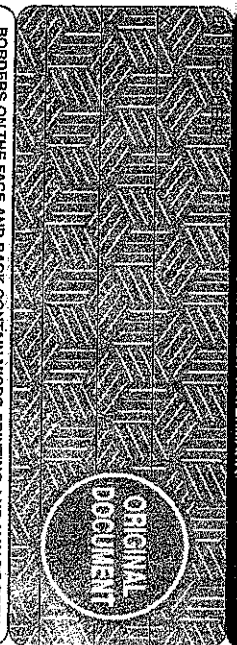
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INSTRUCTION OF PAYEE
ALL RIGHTS RESERVED
C. 1000wz1
PMORGAN CHASE BANK NA/LBX

ENCLOSURES
047 003 30 89 52
22635230 04-03-07

J.P. MORGAN CHASE BANK, NA
4 CHC BKL IN NY 0202007
00210000214 000 2016 11
5547272/212

DO NOT WRITE, STAMP OR SIGN BELOW • RESERVED FOR FINANCIAL INSTITUTION USE

BORDERS ON THE FACE AND BACK CONTAIN MICRO-PRINTING AND MAY BE SEEN UNDER MAGNIFICATION - LOOK FOR - ORIGINAL DOCUMENT



ORIGINAL DOCUMENT

HOLD AT ANGLE TO VIEW WATERMARK

9002

65-7272-212

January 05 2008

PERFORMANCE CENTER
New York CH 061637 008

1982



RESEARCH

...the ... of ...

000090020 10212727231 30844764111

0000428100

THIS CHECK ALSO CONTAINS THE FOLLOWING SECURITY FEATURES

1. **MICRO PRINTING** on borders on face and back under magnification LOOK FOR - ORIGINAL DOCUMENT.
2. Face of check has a **TWO COLORED BACKGROUND**. Green on left side changing to Blue on the right side.
3. Paper contains an **ARTIFICIAL WATERMARK** hard to light to verify watermark.
4. **ENDORSEMENT AREA** contains a cube patterned background.
5. Signature area on face contains different background than the rest of check.

NUCLEARINES
 CARLSTADT NJ
 38883827 01-10-08

1 BANK OF AMERICA NA, NOT 9 0413 2357
 2 125006110K
 3 8/29/08

DO NOT WRITE, STAMP OR SIGN BELOW • RESERVED FOR FINANCIAL INSTITUTION USE

BORDERS ON THE FACE AND BACK CONTAIN MICRO-PRINTING AND MAY BE SEEN UNDER MAGNIFICATION - LOOK FOR - ORIGINAL DOCUMENT

**ORIGINAL
DOCUMENT**

HOLD AT ANGLE TO VIEW WATERMARK

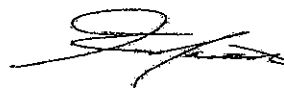
Tower Insurance Company of New York

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
POLICY CHANGES FOR THE POLICY PERIOD OF 01/09/2007 TO 01/09/2008

Policy Change2
Number

POLICY NUMBER CPP2702886	POLICY CHANGES EFFECTIVE 02/08/2007	COMPANY Tower Insurance Company of New York
NAMED INSURED Hoti Enterprises LP		AUTHORIZED REPRESENTATIVE MORSTAN GENERAL AGENCY OF NY 021100W P. O Box 4500 Manhasset, NY 110304500
COVERAGE PARTS AFFECTED Property		
<p style="text-align: center;">CHANGES</p> <p>BUILDING AND BUSINESS INCOME LIMITS ARE AMENDED AS FOLLOWS:</p> <p>LOC #1 BLDG \$2,000,000 - BI/EE \$150,000 LOC #2 BLDG \$2,000,000 - BI/EE \$150,000 LOC #3 BLDG \$4,000,000 - BI/EE \$400,000 LOC #4 BLDG \$3,000,000 - BI/EE \$200,000 LOC #5 BLDG \$2,000,000 - BI/EE \$200,000 LOC #6 BLDG \$5,000,000 - BI/EE \$500,000 LOC #7 BLDG \$4,000,000 - BI/EE \$250,000 LOC #8 BLDG \$2,000,000 - BI/EE \$200,000 LOC #9 BLDG \$1,000,000 - BI/EE \$100,000 LOC #10 BLDG \$3,000,000 - BI/EE \$200,000 LOC #11 BLDG \$2,000,000 - BI/EE \$150,000</p> <p style="text-align: right;">Additional Premium: \$20,097.00 Additional NY Fire Fee: \$139.60 Additional Total Premium: \$20,236.60</p>		

BROKER



Authorized Representative Signature

Tower Insurance Company of New York

120 Broadway, 31st Floor
New York, NY 10271 - 3199

COMMERCIAL LINES POLICY COMMON POLICY DECLARATIONS

Sub Broker Copy

Policy Number: CPP2702886

Amended Declarations Effective 02/08/2007

Named Insured and Mailing Address:

Hoti Enterprises LP
4530 Boston Road
Pelham, NY 10803

Producer and Mailing Address: 021100W

MORSTAN GENERAL AGENCY OF NY
P. O Box 4500
Manhasset, NY 110304500
(516) 488-4747

The policy period is from **1/9/2007** to **1/9/2008** 12:01 A.M. Standard Time at your mailing address shown above.

Business Description: BUILDING OWNER

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the Insurance as stated in this policy.

This policy consists of the following Coverage Parts for which a premium is indicated. This premium may be subject to adjustment.

	<u>PREMIUM</u>
COMMERCIAL AUTO COVERAGE PART	\$0.00
COMMERCIAL CRIME COVERAGE PART	\$0.00
COMMERCIAL GENERAL LIABILITY COVERAGE PART	\$24,399.00
COMMERCIAL INLAND MARINE COVERAGE PART	\$0.00
COMMERCIAL PROPERTY COVERAGE PART	\$57,547.00
DIRECTOR'S AND OFFICER'S LIABILITY COVERAGE PART	\$0.00
CERTIFIED TERRORISM LOSS PREMIUM	\$3,733.00
NY FIRE FEE	\$408.54
TOTAL	\$86,087.54

Premium shown is payable: **\$86,087.54** at inception.

Forms applicable to all Coverage Parts: (Show Numbers)*

IL 00 17 (11/98) - Common Policy Conditions
IL 02 68 (11/05) - NY Changes - Cancellation and Nonrenewal
IL 09 85 (01/06) - Disclosure Pursuant to Terrorism Risk Ins. Act
IL 12 01- Policy Changes

* Omits applicable Forms and Endorsements if shown in specific Coverage Part/Coverage Form Declarations

Countersigned: 02/15/2007

By


(Authorized Representative)

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART FORM(S) AND ENDORSEMENTS,
IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

Includes copyrighted material of Insurance Services Office, Inc., with it's permission.
Copyright, Insurance Services Office, Inc., 1983, 1984.

IL 0019 (11/85)

TOWER INSURANCE COMPANY OF NEW YORK

INSURED COPY

POLICY NUMBER	TERM FROM	TO	COMMERCIAL POLICY	BILL DATE
CPP2702886	01/09/2007	01/09/2008		02/16/2007

Mailed/Billed to :

Hoti Enterprises LP
4530 Boston Road
Pelham, NY 10803

Producer:

MORSTAN GENERAL AGENCY OF NY
P. O Box 4500
Manhasset, NY 110304500

PAYMENT DUE DATE

03/09/2007

TOTAL DUE

\$65,153.25

MINIMUM DUE

\$32,365.59

Mortgagee

65,153.25
32,380.59

32,792.66

If you choose not to pay the total due,
a \$10.00 service charge will be
included on each payment

INSURED

Hoti Enterprises LP
4530 Boston Road
Pelham, NY 10803

All checks must be payable to Tower Insurance Company

Please mail remittance to:

TOWER INSURANCE COMPANY OF NEW YORK

General Post Office Box # 29919

New York, NY 10087-9919

For questions regarding this bill call:

212-655-2181

or

877-883-6599

Washington
TOWER INS
ACCOUNT N
PO# CPP270